

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Osvaldo Garcia

Debtor(s)

Case No. 15 B 18577

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/28/2015.
- 2) The plan was confirmed on 08/19/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/30/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/09/2015, 02/09/2016, 06/07/2016, 10/14/2016.
- 5) The case was Dismissed on 11/02/2016.
- 6) Number of months from filing to last payment: 14.
- 7) Number of months case was pending: 36.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$4,500.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$4,500.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,975.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$165.00  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,140.00**

Attorney fees paid and disclosed by debtor: \$400.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Afni (Original Creditor:10 Nextel)	Unsecured	493.00	NA	NA	0.00	0.00
Allstate	Unsecured	10,000.00	NA	NA	0.00	0.00
American InfoSource LP as agent for	Unsecured	259.00	2,272.34	2,272.34	0.00	0.00
American InfoSource LP as agent for	Unsecured	3,509.00	97.23	97.23	0.00	0.00
Americredit Financial Ser Inc	Unsecured	9,800.00	9,034.26	9,034.26	0.00	0.00
Arnoldharris (Original Creditor:04 Illin	Unsecured	4,822.00	NA	NA	0.00	0.00
Bank Of America NA	Unsecured	500.00	101.00	101.00	0.00	0.00
Bank Of America NA	Unsecured	0.00	589.48	589.48	0.00	0.00
Bank Of America NA	Unsecured	0.00	253.43	253.43	0.00	0.00
City of Chicago Parking Tickets	Unsecured	300.00	NA	NA	0.00	0.00
Comcast	Unsecured	260.00	NA	NA	0.00	0.00
Comenity Bank/carsons	Unsecured	80.00	NA	NA	0.00	0.00
Commonwealth Edison Company	Unsecured	1,800.00	1,885.43	1,885.43	0.00	0.00
Credit One Bank	Unsecured	835.00	NA	NA	0.00	0.00
ER Solutions/Convergent Outsourcing, IN	Unsecured	245.00	NA	NA	0.00	0.00
First Premier Bank	Unsecured	510.00	NA	NA	0.00	0.00
Harris	Unsecured	1,056.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	337.00	249.64	249.64	0.00	0.00
LVNV Funding LLC	Unsecured	958.00	NA	NA	0.00	0.00
Midland Funding	Unsecured	806.00	NA	NA	0.00	0.00
Midland Funding LLC	Unsecured	936.00	936.16	936.16	0.00	0.00
Money Mutual	Unsecured	1.00	NA	NA	0.00	0.00
Municipal Collections Of America	Unsecured	270.00	270.00	270.00	0.00	0.00
Peoples Energy Corp	Unsecured	696.00	1,556.76	1,556.76	0.00	0.00
Plain Green Loans	Unsecured	300.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	757.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	418.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	757.00	757.18	757.18	0.00	0.00
Portfolio Recovery Associates	Unsecured	448.00	463.86	463.86	0.00	0.00
Portfolio Recovery Associates	Unsecured	406.00	418.17	418.17	0.00	0.00
Portfolio Recovery Associates	Unsecured	404.00	419.87	419.87	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Quantum3 Group	Unsecured	0.00	382.87	382.87	0.00	0.00
Sears/Citibank SD	Unsecured	1,012.00	NA	NA	0.00	0.00
South Division Credit Union	Unsecured	NA	2,503.16	2,503.16	0.00	0.00
South Division Credit Union	Secured	11,075.00	11,075.00	11,075.00	150.00	210.00
Southwest Credit Systems	Unsecured	3,509.00	NA	NA	0.00	0.00
TCF	Unsecured	1,400.00	NA	NA	0.00	0.00
Tribute	Unsecured	647.00	NA	NA	0.00	0.00
Welkresort	Unsecured	800.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$11,075.00	\$150.00	\$210.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$11,075.00</b>	<b>\$150.00</b>	<b>\$210.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$22,190.84</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,140.00</u>	
Disbursements to Creditors	<u>\$360.00</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$4,500.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/11/2018

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.